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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/053,303	11/07/2001	KangYoon Lee	JP920000395	5802

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EXAMINER
ZECHER, MICHAEL R

ART UNIT	PAPER NUMBER
3691	

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

	Application No.	Applicant(s)
Office Action Summary	10/053,303	LEE ET AL.
	Examiner	Art Unit
	Michael R. Zecher	3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _07 September 2007_.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final..

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _1-21_ is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) _1-21_ is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☒ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☐ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____ .

5)☐ Notice of Informal Patent Application

6)☐ Other: _____.

DETAILED ACTION

1.   The following is the first, non-final Office action on the merits following the

Request for Continued Examination filed September 9, 2007. **Claims 1, 8, & 15** were

amended in the Amendment after Final filed on August 9, 2007. **Claims 1-21** are

pending.

Claim Objections

2.   **Claim 1** is objected to because of the following informalities: grammatical error.

Applicant should revise the following limitation "said means for collecting billing

information directly obtaining the billing information in pull mode." It should be corrected

as follows: "said means for collecting billing information [including] directly obtaining the

billing information in pull mode." Appropriate correction is required.

Claim Rejections - 35 USC § 103

3.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

4.   **Claims 1-21** are rejected under 35 U.S.C. 103(a) as being unpatentable over

Dent et al (U.S. 6,839,687), in view of Hilt et al. (U.S. 6,032,133), and further in view of

Antognini et al. (U.S. 2002/0023055).

      As per claim 1, Dent et al. teaches a system for performing personal finance

management using the internet, the system comprising:

"means for collecting billing information data from each of the EBPP servers, said billing information data including an amount to be paid and payment due date" (See figure 1, #24 & #26, which illustrates distributing billing statements via a service center over a network);

"means for presenting a payment-schedule based on said bank account information data and said billing information data" (See figure 2, #48, subsections #52, #54, and #56, specifically #54, which illustrates how paying bills will impact the consumer's cashflow);

"means for enabling the user to select how and when to pay the bills and forwarding said user's selection on the payment to the bank server for actual transaction" (See figure 2, #48, and column 5, line 57 through column 6, line 13, which illustrates and discusses how bills are managed, including enabling actual payment).

However, Dent et al. does not expressly disclose "means for automatically obtaining a user's bank account information data from the bank server via a connection to the bank server according to user preference setting;" and "said means for collecting billing information directly obtaining the billing information in a pull mode."

Hilt et al. discloses an electronic bill payment system that allows users to pay requisite amounts to merchants (See abstract).

Both Dent et al. and Hilt et al. disclose systems and methods for bill presentment and payment. Hilt et al. expressly discloses a bill pay system where a user's bank account information is automatically obtained from a financial institution based upon a pre-authorization message (See figure 3, and column 9, lines 32-55, which illustrates

and discusses obtaining a user's financial information based upon pre-authorization).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the

invention was made to modify Dent et al. to included automated retrieval of account

information based on user preference settings as taught by Hilt et al. in order to

combine automated retrieval of personal account information with personal finance

management to quickly and efficiently pay bills.

The Dent et al. and Hilt et al. combination discloses the structural elements of the

claimed invention, but fails to disclose "said means for collecting billing information

directly obtaining the billing information in a pull mode."

Antognini et al. discloses a system of bill presentment and bill payment that

allows users to choose from numerous presentment and payment options (See

abstract).

Both the Dent et al. and Hilt et al. combination and Antognini et al. disclose

systems and methods for bill presentment and payment. Antognini discloses how the

bill production program accesses billing information; and furthermore, how a bill payer's

computer is capable of updating personal finance software for the purpose of directing

bill payment or bill payment information directly to the bill presenter (See paragraphs 46

& 47, which discusses accessing information from a database for each bill, and

updating a bill payer's personal finance software for the purpose of directing bill

payment information directly to a bill presenter). Therefore, it would have been obvious

to someone of ordinary skill in the art at the time the invention was made to modify the

Dent et al. and Hilt et al. combination to include a means for collecting billing information

where a bill payer's computer is capable of obtaining billing information directly from the

appropriate database as taught by Antognini et al. in order to conveniently incorporate

digital information derived from a bill presentment method into a bill payment method.

As per claim 2, Dent et. al. teaches that "user's selection on the payment can be

an immediate account transfer, a reserved account transfer, and automatic account

transfer or transfer cancellation of the amount to be paid, from the user's bank account"

(See payment analyzer, figure 2, #56, which illustrates allowing selection of payment

depending on the schedule chosen; specifically column 9 & 10, steps 1-6, which

discusses viable options if the payment schedule results in a negative balance).

As per claim 3, Dent et al. teaches the "means for calculating and presenting an

estimated account balance on the payment due date, in advance, assuming that said

amount to be paid is transferred from the user's bank account on the payment due date"

(See cashflow analyzer in figure 2, #54, and payment analyzer in figure 2, #56, which

illustrates calculating and estimating account balance).

As per claim 4, Dent et al. teaches the "payment-schedule can be displayed on

a daily basis, weekly basis, or monthly-basis" (See payment analyzer in figure 2, #56,

and column 3, lines 24-30, which illustrates coordinating different payment schedules

for a bill payment cycle (e.g. a month)).

As per claim 5, Dent et al. teaches a system and method for performing

personal finance management using the internet (See consumer interface unit, figure 1,

#28 (1-n), subsection cashflow analyzer, #24, #26, Figure 2, #48, subsections #52, #54,

#56, which illustrates containing a user's bank account information, distributing billing

statements via a service center over a network, determining how paying bills will impact the consumer's cashflow, and enabling a user to manage payment of electronic bills).

However, Dent et al. does not expressly disclose a "means for presenting the payment result received from the bank server to the user."

Hilt et al. expressly discloses a means for notifying the user of a payment result via a confirmation receipt (See Figure 2, #66, which illustrates a confirmation receipt sent to the consumer following the payment of a bill). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include a means of notifying the user of an electronic bill pay method or system that the payment result was confirmed (See Hilt, Figure 2, #66 and column 6, line 50, which illustrates and discusses the material passing among participants of an electronic bill pay system).

As per claim 6, Dent et al. teaches the means for collecting billing information data comprising (See Figure 1 #22 and #24, and column 4, line 54, which illustrates and discusses a biller computing unit):

"means for storing the billing information received from said each of the EBPP servers" (See figure 2 #48, and column 5, lines 57-67, bill management unit, which illustrates and discusses, respectively, bill handling and management functions, including receiving and storing billing information).

However, Dent et al. does not expressly disclose:

"means for storing user identification information data for each of the EBPP servers";

"means for requesting billing information data to each of the EBPP servers using said stored user identification information";

Hilt et al. discloses information identifying a biller (See claims 2 & 3, which discuses information identifying a biller and how the information is compared to an account number table or a biller file to determine the biller's status). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Dent et al. to included storing information identifying a bill payer as taught by Hilt et al. in order to combine automated retrieval of personal account information with personal finance management to quickly and efficiently identify the appropriate bill payer with the correct bill.

The Dent et al. and Hilt et al. combination discloses the structural elements of the claimed invention, but fails to disclose "means for requesting billing information data to each of the EBPP servers using said stored user identification information."

Antognini discloses how the bill production program accesses billing information; and furthermore, how a bill payer's computer is capable of updating personal finance software for the purpose of directing bill payment or bill payment information directly to the bill presenter (See paragraphs 46 & 47, which discusses accessing information from a database for each bill; and updating a bill payer's personal finance software for the purpose of directing bill payment information directly to a bill presenter). Therefore, it would have been obvious to someone of ordinary skill in the art at the time the invention was made to modify the Dent et al. and Hilt et al. combination to include a means for requesting billing information using information identifying a bill payer as taught by

Antognini et al. in order to conveniently verify that requested billing information correlates with the correct bill payer.

As per claim 7, which includes the "means for alerting the user when said estimated account balance is less than zero" (See cashflow analyzer in figure 2, #54, and payment analyzer in figure 2, #56, which illustrates calculating and estimating account balance; specifically column 9 & 10, steps 1-6, which discusses how the cashflow analyzer optimizes a payment schedule if the result is a negative balance).

Claims 8 and 15 recite equivalent limitations to claim 1 and are therefore rejected using the same art and rationale as set forth above.

Claims 9 and 16 recite the equivalent limitations in claim 2 and are therefore rejected using the same art and rationale as set forth above.

Claims 10 and 17 recite the equivalent limitations in claim 3 and are therefore rejected using the same art and rationale as set forth above.

Claims 11 and 18 recite the equivalent limitations in claim 4 and are therefore rejected using the same art and rationale as set forth above.

Claims 12 and 19 recite equivalent limitations in claim 5 and are therefore rejected using the same art and rationale as set forth above.

Claims 13 and 20 recite equivalent limitations in claim 6 and are therefore rejected using the same art and rationale as set forth above.

Claims 14 and 21 recite the equivalent limitations in claim 7 and are therefore rejected using the same art and rationale as set forth above.

Response to Arguments

5.   Applicant's arguments with respect to **claims 1-21** have been considered but are moot in view of the new grounds of rejection. Examiner addressed the new amendments by incorporating the Antongnini et al. reference. Examiner clarified how the Hilt et al. reference can be used in conjunction with Dent et al. and Antognini et al. to teach the limitations of **claim 1**. Finally, the Examiner changed the grounds of rejection for dependent **claims 6, 13, & 20**.

Conclusion

6.   The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Remington et al. (U.S. 6,968,319) discloses an electronic bill presentment and payment system will bill dispute capabilities.

Simpson et al. (U.S. 6,934,691) disclose a system and method for managing mail/bills through a central location.

Ganesan et al. (U.S. 6,856,974) discloses electronic bill presentment technique with enhanced biller control.

Schutzer (U.S. 6,292,789) disclose a method and system for bill presentment and payment.

Kolling et al. (U.S. 5,920,847) discloses an electronic bill pay system.

Antognini et al. (U.S. 2005/0033690) disclose a system and method for digital bill presentment and payment.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Michael R. Zecher whose telephone number is 571-270-3032. The examiner can normally be reached on M-F 7:30-5:00 alt. Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

MRZ